

Empire Life Monthly Income GIF — Class W



July 31, 2025

Fund Details

Inception Date : May 28, 2018

Net Assets : \$57.00 million

Fund Manager ¹ :

Empire Life Investments Inc.

Min. Investment :

\$1,000 initial, \$50 per fund

MER : 2.02%

Asset class :

Canadian Neutral Balanced

Management Fee : 1.10%

¹ Empire Life Investments Inc. is the Portfolio Manager of certain Empire Life segregated funds and is a wholly owned subsidiary of The Empire Life Insurance Company.

Portfolio Manager(s)

Jennifer Law

Senior Portfolio Manager, Canadian Equities

Why Invest

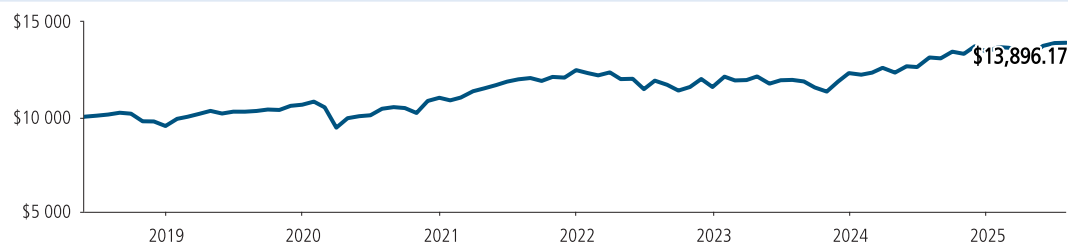
You are seeking growth and income by investing primarily in Canadian equity and fixed income securities.

Risk: Low to Medium



Growth of \$10,000 As at July 31, 2025

Investment value: **\$13,896.17 at July 31, 2025**



Compound Returns ² As at July 31, 2025

Series	1 mth	3 mths	6 mths	YTD	1 year	3 years	5 years	10 years	psi
Empire Life Monthly Income GIF Class W	0.10%	4.97%	1.66%	3.56%	5.90%	5.30%	5.92%	—	4.69%

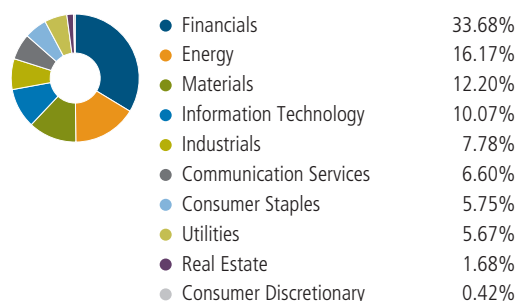
² Annual Compound Returns: Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance is no guarantee of future performance.

Calendar Returns As at July 31, 2025

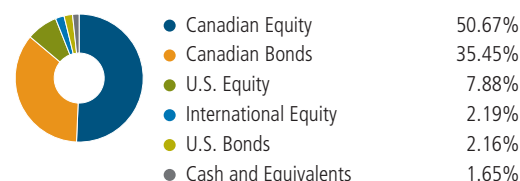
Series	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Empire Life Monthly Income GIF Class W	—	—	—	—	11.79%	3.44%	13.22%	-7.14%	6.33%	9.10%

Portfolio Allocations As at July 31, 2025

Sector Allocation



Asset Allocation



Top 10 Holdings

Name	Weight
Royal Bank of Canada	3.69%
Toronto-Dominion Bank	2.15%
Brookfield Asset Management Inc. 'A'	2.13%
Enbridge Inc.	2.02%
Microsoft Corp. Com	1.80%
Bank of Montreal	1.55%
Canadian Imperial Bank of Commerce	1.46%
WSP Global Inc. Com	1.46%
Agnico-Eagle Mines Ltd. Com	1.43%
Canadian Pacific Railway Limited	1.39%

Fund codes

Series	F-Class/Fee For Service (Nominee Name)	F-Class/Fee For Service (Client Name)
Class W	ECF13748	ECF13848

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Empire Life will endeavour to ensure the information presented is accurate and updated, but will not be held liable for inaccuracies. A description of the key features of the individual variable insurance contract is contained in the Information Folder for the product being considered. **Any amount that is allocated to a Segregated Fund is invested at the risk of the contract owner and may increase or decrease in value.**

The Empire Life Insurance Company

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